

With that, Mr. Speaker, we know that our housing market is in severe distress. We must ensure that subprime mortgage lending is not putting our residents at risk. Subprime mortgages can be a very useful tool enabling those with imperfect credit to qualify to buy a home. Reining in predatory lending practices will help our families keep those homes that they have worked so hard to buy. The Expanding American Homeownership Act will ensure that FHA has the tools it needs to get more home buyers into good loans.

This bill will bring the FHA regulations up to date. It will provide the agency with the ability and resources to offer a broader diversity of loans to meet the needs of the current market. This is an important bill that will give more of our constituents access to solid federally backed loans. That is a kind of stable financing that homeowners need to get through the rocky times our real estate market is weathering.

The Financial Services Committee has worked very hard to get this bill to the floor. I hope that we can keep it moving forward. I hope that my colleagues will join me and show strong bipartisan support for the rule before us and the underlying bill.

Mr. Speaker, I yield back the balance of my time, and I move the previous question on the resolution.

The SPEAKER pro tempore (Mr. HOLDEN). The question is on ordering the previous question.

The question was taken; and the Speaker pro tempore announced that the ayes appeared to have it.

Mr. SESSIONS. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, further proceedings on this question will be postponed.

#### ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, proceedings will resume on questions previously postponed.

Votes will be taken in the following order:

Approval of the Journal, by the yeas and nays;

Ordering the previous question on H. Res. 650, by the yeas and nays;

Adoption of H. Res. 650, if ordered.

The first electronic vote will be conducted as a 15-minute vote. Remaining electronic votes will be conducted as 5-minute votes.

#### THE JOURNAL

The SPEAKER pro tempore. Pursuant to clause 8 of rule XX, the unfinished business is the question on agreeing to the Speaker's approval of the Journal, on which the yeas and nays were ordered.

The question is on the Speaker's approval of the Journal.

The vote was taken by electronic device, and there were—yeas 217, nays 183, answered “present” 1, not voting 31, as follows:

[Roll No. 870]

YEAS—217

Abercrombie	Grijalva	Olver
Ackerman	Gutierrez	Ortiz
Andrews	Hall (NY)	Pallone
Arcuri	Hall (TX)	Pascrell
Baca	Hare	Pastor
Baird	Harman	Paul
Baldwin	Hastings (FL)	Payne
Bean	Higgins	Perlmuter
Becerra	Hinchee	Pomeroy
Berkley	Hinojosa	Price (NC)
Berman	Hirono	Rahall
Berry	Hodes	Rangel
Bishop (GA)	Holden	Reyes
Bishop (NY)	Holt	Reynolds
Blumenauer	Honda	Richardson
Boren	Hooley	Rodriguez
Boswell	Hoyer	Ross
Boyd (FL)	Inslee	Rothman
Boyd (KS)	Israel	Roybal-Allard
Brady (PA)	Jackson (IL)	Ruppersberger
Braley (IA)	Jackson-Lee	Rush
Brown, Corrine	(TX)	Salazar
Brown-Waite,	Jefferson	Sánchez, Linda
Ginny	Johnson (GA)	T.
Butterfield	Johnson, E. B.	Sanchez, Loretta
Capps	Jones (NC)	Sarbanes
Capuano	Jones (OH)	Schakowsky
Cardoza	Kagen	Schiff
Carnahan	Kaptur	Schwartz
Carson	Kennedy	Scott (GA)
Castor	Kildee	Scott (VA)
Chandler	Kilpatrick	Serrano
Clay	Kind	Sestak
Cleaver	Klein (FL)	Shea-Porter
Clyburn	Kucinich	Sherman
Coble	Kuhl (NY)	Sires
Cohen	Lampson	Skelton
Conyers	Langevin	Smith (WA)
Cooper	Lantos	Snyder
Costa	Larsen (WA)	Solis
Costello	Larson (CT)	Space
Courtney	LaTourette	Spratt
Cramer	Lee	Stark
Crowley	Levin	Stearns
Cuellar	Lewis (GA)	Sutton
Cummings	Lipinski	Tanner
Davis (AL)	Loebbeck	Tauscher
Davis (CA)	Loftgren, Zoe	Taylor
Davis (IL)	Lynch	Thompson (MS)
Davis, Lincoln	Mahoney (FL)	Tiahrt
DeFazio	Markey	Tierney
Delahunt	Matheson	Towns
Dent	Matsui	Udall (CO)
Dicks	McCollum (MN)	Udall (NM)
Dingell	McDermott	Van Hollen
Doggett	McIntyre	Velázquez
Doyle	McNerney	Visclosky
Ellison	McNulty	Walsh (NY)
Emanuel	Meek (FL)	Walz (MN)
Engel	Michaud	Wasserman
Eshoo	Miller (NC)	Schultz
Etheridge	Miller, George	Waters
Farr	Mollohan	Watson
Fattah	Moore (KS)	Watt
Ferguson	Moore (WI)	Waxman
Filner	Moran (VA)	Weiner
Forbes	Murphy (CT)	Welch (VT)
Fortenberry	Murphy, Patrick	Wexler
Frank (MA)	Murtha	Woolsey
Giffords	Nadler	Wu
Gillibrand	Napolitano	Wynn
Gonzalez	Neal (MA)	Yarmuth
Green, Al	Oberstar	Young (FL)
Green, Gene	Obey	

NAYS—183

Aderholt	Blackburn	Camp (MI)
Akin	Blunt	Campbell (CA)
Alexander	Boehner	Cannon
Altmire	Bonner	Cantor
Bachmann	Bono	Capito
Bachus	Boozman	Carter
Baker	Boustany	Castle
Barrett (SC)	Brady (TX)	Chabot
Barrow	Brown (GA)	Cole (OK)
Bartlett (MD)	Brown (SC)	Conaway
Barton (TX)	Buchanan	Crenshaw
Biggert	Burgess	Culberson
Bilbray	Burton (IN)	Davis (KY)
Bilirakis	Buyer	Davis, David
Bishop (UT)	Calvert	Davis, Tom

Deal (GA)	Kingston	Putnam
Diaz-Balart, L.	Kirk	Radanovich
Diaz-Balart, M.	Kline (MN)	Ramstad
Donnelly	LaHood	Regula
Doolittle	Lamborn	Rehberg
Drake	Latham	Reichert
Dreier	Lewis (CA)	Rogers (AL)
Duncan	Lewis (KY)	Rogers (KY)
Ehlers	Linder	Rogers (MI)
Ellsworth	LoBiondo	Rohrabacher
English (PA)	Lucas	Ros-Lehtinen
Everett	Lungren, Daniel	Roskam
Fallin	E.	Royce
Feeney	Mack	Ryan (WI)
Flake	Manzullo	Sali
Fossella	Marchant	Saxton
Fox	Marshall	Schmidt
Franks (AZ)	McCarthy (CA)	Sensenbrenner
Frelinghuysen	McCaul (TX)	Sessions
Gallegly	McCotter	Shadegg
Garrett (NJ)	McCrery	Shays
Gerlach	McHenry	Shimkus
Gilchrest	McHugh	Shuler
Gingrey	McKeon	Shuster
Goode	McMorris	Simpson
Goodlatte	Rodgers	Smith (NE)
Gordon	Mica	Smith (NJ)
Granger	Miller (FL)	Smith (TX)
Graves	Miller (MI)	Smith (TX)
Hastert	Miller, Gary	Souder
Hastings (WA)	Mitchell	Stupak
Hayes	Moran (KS)	Terry
Heller	Murphy, Tim	Thompson (CA)
Herger	Musgrave	Thornberry
Herseth Sandlin	Myrick	Tiberi
Hill	Neugebauer	Turner
Hobson	Nunes	Upton
Hoekstra	Pearce	Walden (OR)
Hulshof	Pence	Wamp
Hunter	Peterson (MN)	Weller
Inglis (SC)	Petri	Westmoreland
Issa	Pitts	Whitfield
Johnson, Sam	Platts	Wicker
Jordan	Poe	Wilson (NM)
Keller	Porter	Wilson (SC)
King (IA)	Price (GA)	Wolf
King (NY)	Pryce (OH)	Young (AK)

ANSWERED “PRESENT”—1

Gohmert

NOT VOTING—31

Allen	Jindal	Pickering
Boucher	Johnson (IL)	Renzi
Carney	Kanjorski	Ryan (OH)
Clarke	Knollenberg	Slaughter
Cubin	Lowey	Sullivan
Davis, Jo Ann	Maloney (NY)	Tancred
DeGette	McCarthy (NY)	Walberg
DeLauro	McGovern	Weldon (FL)
Edwards	Meeks (NY)	Wilson (OH)
Emerson	Melancon	
Hensarling	Peterson (PA)	

□ 1125

Mr. SAM JOHNSON of Texas changed his vote from “yea” to “nay.”

Ms. CARSON changed her vote from “nay” to “yea.”

So the Journal was approved.

The result of the vote was announced as above recorded.

#### PROVIDING FOR CONSIDERATION OF H.R. 1852, EXPANDING AMERICAN HOMEOWNERSHIP ACT OF 2007

The SPEAKER pro tempore. The unfinished business is the vote on ordering the previous question on House Resolution 650, on which the yeas and nays were ordered.

The Clerk read the title of the resolution.

The Speaker pro tempore. The question is on ordering the previous question.

This will be a 5-minute vote.

The vote was taken by electronic device, and there were—yeas 226, nays 191, not voting 15, as follows:

[Roll No. 871]

YEAS—226

Abercrombie	Gutierrez	Neal (MA)
Ackerman	Hall (NY)	Oberstar
Altmire	Hare	Obey
Andrews	Harman	Olver
Arcuri	Hastings (FL)	Ortiz
Baca	Herseth Sandlin	Pallone
Baird	Higgins	Pascarell
Baldwin	Hill	Pastor
Bean	Hinchee	Payne
Becerra	Hinojosa	Perlmutter
Berkley	Hirono	Peterson (MN)
Berman	Hodes	Pomeroy
Berry	Holden	Price (NC)
Bishop (GA)	Holt	Rahall
Bishop (NY)	Honda	Rangel
Blumenauer	Hooley	Reyes
Boren	Hoyer	Richardson
Boswell	Inslee	Rodriguez
Boucher	Israel	Ross
Boyd (FL)	Jackson (IL)	Rothman
Boyd (KS)	Jackson-Lee	Roybal-Allard
Brady (PA)	(TX)	Ruppersberger
Braley (IA)	Jefferson	Rush
Brown, Corrine	Johnson (GA)	Ryan (OH)
Butterfield	Johnson, E. B.	Salazar
Capps	Jones (OH)	Sánchez, Linda
Capuano	Kagen	T.
Cardoza	Kanjorski	Sanchez, Loretta
Carnahan	Kaptur	Sarbanes
Carson	Kennedy	Shakowsky
Castor	Kildee	Schiff
Chandler	Kilpatrick	Schwartz
Clarke	Kind	Scott (GA)
Clay	Klein (FL)	Scott (VA)
Cleaver	Kucinich	Serrano
Clyburn	Lampson	Sestak
Cohen	Langevin	Shea-Porter
Conyers	Lantos	Sherman
Cooper	Larsen (WA)	Shuler
Costa	Larson (CT)	Sires
Costello	Lee	Skelton
Courtney	Levin	Smith (WA)
Cramer	Lewis (GA)	Snyder
Crowley	Lipinski	Solis
Cuellar	Loeb sack	Space
Cummings	Lofgren, Zoe	Spratt
Davis (AL)	Lowey	Stark
Davis (CA)	Lynch	Stupak
Davis (IL)	Mahoney (FL)	Sutton
Davis, Lincoln	Maloney (NY)	Tanner
DeFazio	Markey	Tauscher
DeGette	Marshall	Taylor
Delahunt	Matheson	Thompson (CA)
DeLauro	Matsui	Thompson (MS)
Dicks	McCarthy (NY)	Tierney
Dingell	McCollum (MN)	Towns
Doggett	McDermott	Udall (CO)
Donnelly	McGovern	Udall (NM)
Doyle	McIntyre	Velázquez
Edwards	McNerney	Visclosky
Ellison	McNulty	Walz (MN)
Ellsworth	Meek (FL)	Wasserman
Emanuel	Meeks (NY)	Schultz
Engel	Melancon	Waters
Eshoo	Michaud	Watson
Etheridge	Miller (NC)	Watt
Farr	Miller, George	Waxman
Fattah	Mitchell	Weiner
Filner	Mollohan	Welch (VT)
Frank (MA)	Moore (KS)	Wexler
Giffords	Moore (WI)	Wilson (OH)
Gillibrand	Moran (VA)	Woolsey
Gonzalez	Murphy (CT)	Wu
Gordon	Murphy, Patrick	Wynn
Green, Al	Murtha	Yarmuth
Green, Gene	Nadler	
Grijalva	Napolitano	

NAYS—191

Aderholt	Bono	Capito
Akin	Boozman	Carter
Alexander	Boustany	Castle
Bachmann	Brady (TX)	Chabot
Baker	Broun (GA)	Coble
Barrett (SC)	Brown (SC)	Cole (OK)
Barrow	Brown-Waite,	Conaway
Bartlett (MD)	Ginny	Crenshaw
Barton (TX)	Buchanan	Culberson
Biggert	Burgess	Davis (KY)
Bilbray	Burton (IN)	Davis, David
Billirakis	Buyer	Davis, Tom
Bishop (UT)	Calvert	Deal (GA)
Blackburn	Camp (MI)	Dent
Blunt	Campbell (CA)	Diaz-Balart, L.
Boehner	Cannon	Diaz-Balart, M.
Bonner	Cantor	Doolittle

Drake	Kuhl (NY)	Rehberg
Dreier	LaHood	Reichert
Duncan	Lamborn	Reynolds
Ehlers	Latham	Rogers (AL)
Emerson	LaTourette	Rogers (KY)
English (PA)	Lewis (CA)	Rogers (MI)
Everett	Lewis (KY)	Rohrabacher
Fallin	Linder	Ros-Lehtinen
Feeney	LoBlundo	Roskam
Ferguson	Lucas	Royce
Flake	Lungren, Daniel	Ryan (WI)
Forbes	E.	Sali
Fortenberry	Mack	Saxton
Fossella	Manzullo	Schmidt
Fox	Marchant	Sensenbrenner
Franks (AZ)	McCarthy (CA)	Sessions
Frelinghuysen	McCaul (TX)	Shadegg
Galleghy	McCotter	Shays
Garrett (NJ)	McCrery	Shimkus
Gerlach	McHenry	Shuster
Gilchrest	McHugh	Simpson
Gingrey	McKeon	Smith (NE)
Gohmert	McMorris	Smith (NJ)
Goode	Rodgers	Smith (TX)
Goodlatte	Mica	Souder
Granger	Miller (FL)	Stearns
Graves	Miller (MI)	Sullivan
Hall (TX)	Miller, Gary	Terry
Hastert	Moran (KS)	Thornberry
Hastings (WA)	Murphy, Tim	Tiahrt
Hayes	Musgrave	Tiberi
Heller	Myrick	Turner
Herger	Neugebauer	Upton
Hobson	Nunes	Walberg
Hoekstra	Paul	Walden (OR)
Hulshof	Pearce	Walsh (NY)
Hunter	Pence	Wamp
Inglis (SC)	Petri	Weldon (FL)
Issa	Pitts	Weller
Johnson, Sam	Platts	Westmoreland
Jones (NC)	Poe	Whitfield
Jordan	Porter	Wicker
Keller	Price (GA)	Wilson (NM)
King (IA)	Pryce (OH)	Wilson (SC)
King (NY)	Putnam	Wolf
Kingston	Radanovich	Young (AK)
Kirk	Ramstad	Young (FL)
Kline (MN)	Regula	

NOT VOTING—15

Allen	Hensarling	Pickering
Bachus	Jindal	Renzi
Carney	Johnson (IL)	Slaughter
Cubin	Knollenberg	Tancredo
Davis, Jo Ann	Peterson (PA)	Van Hollen

ANNOUNCEMENT BY THE SPEAKER PRO TEMPORE

The SPEAKER pro tempore (during the vote). Members are advised 2 minutes remain in this vote.

PARLIAMENTARY INQUIRY

Mr. SESSIONS (during the vote). Mr. Speaker, point of parliamentary inquiry.

The SPEAKER pro tempore. The gentleman will state his inquiry.

Mr. SESSIONS. Could the Speaker please provide this body with the information about how the Chair intends to rule in regard to the clock when it says “time final,” and yet you have gaveled several times, and yet you are accepting more votes. Could you please describe to us what we can count on. I think it is important for this entire body to understand so that we know when the votes are final and when they are not.

The SPEAKER pro tempore. The Chair will inform the gentleman from Texas that the board is for display only. The Chair will also tell the gentleman from Texas that the Chair began to announce the vote several times, but noticed that Members were still trying to vote; and to extend them the courtesy to vote, the Chair waited. Members from both sides of the aisle were trying to vote.

Mr. SESSIONS. Mr. Speaker, I appreciate that. I also did recognize what

you were trying to do. I am not opposed to extending courtesies. I am very obviously concerned about the extension of any time after the vote says “final.”

I thank the gentleman.

□ 1136

So the previous question was ordered. The result of the vote was announced as above recorded.

POINT OF ORDER

Mr. MANZULLO. Mr. Speaker, point of order.

The SPEAKER pro tempore. The gentleman will state his point of order.

Mr. MANZULLO. Who was controlling the clock that puts up the word “final”?

The SPEAKER pro tempore. The gentleman is not stating a point of order.

Mr. MANZULLO. The computer is doing it?

The SPEAKER pro tempore. The clock is for display only. As previously stated, the Chair was trying to close the vote, but Members were raising their hands indicating they had not voted, and the Chair extended them the courtesy of allowing them to vote.

The SPEAKER pro tempore. The question is on the resolution.

The question was taken; and the Speaker pro tempore announced that the noes appeared to have it.

RECORDED VOTE

Ms. MATSUI. Mr. Speaker, I demand a recorded vote.

A recorded vote was ordered.

The SPEAKER pro tempore. This will be a 5-minute vote.

The vote was taken by electronic device, and there were—ayes 227, noes 190, not voting 15, as follows:

[Roll No. 872]

AYES—227

Abercrombie	Cooper	Gutierrez
Ackerman	Costa	Hall (NY)
Altmire	Costello	Hare
Andrews	Courtney	Harman
Arcuri	Cramer	Hastings (FL)
Baca	Crowley	Herseth Sandlin
Baird	Cuellar	Higgins
Baldwin	Cummings	Hill
Barrow	Davis (AL)	Hinchee
Bean	Davis (CA)	Hinojosa
Becerra	Davis (IL)	Hirono
Berkley	Davis, Lincoln	Hodes
Berman	DeFazio	Holden
Berry	DeGette	Holt
Bishop (GA)	Delahunt	Honda
Bishop (NY)	DeLauro	Hooley
Blumenauer	Dicks	Hoyer
Boren	Dingell	Inslee
Boswell	Doggett	Israel
Boucher	Donnelly	Jackson (IL)
Boyd (FL)	Doyle	Jackson-Lee
Boyd (KS)	Edwards	(TX)
Brady (PA)	Ellison	Jefferson
Braley (IA)	Ellsworth	Johnson (GA)
Brown, Corrine	Emanuel	Johnson, E. B.
Butterfield	Engel	Jones (OH)
Capps	Eshoo	Kagen
Capuano	Etheridge	Kanjorski
Cardoza	Farr	Kaptur
Carnahan	Fattah	Kennedy
Carson	Filner	Kildee
Castor	Frank (MA)	Kilpatrick
Chandler	Giffords	Kind
Clarke	Gillibrand	Klein (FL)
Clay	Gonzalez	Kucinich
Cleaver	Gordon	Lampson
Clyburn	Green, Al	Langevin
Cohen	Green, Gene	Lantos
Conyers	Grijalva	Larsen (WA)

Larson (CT)	Neal (MA)	Shuler
Lee	Oberstar	Sires
Levin	Obey	Skelton
Lewis (GA)	Olver	Smith (WA)
Lipinski	Ortiz	Snyder
Loeb sack	Pallone	Solis
Lofgren, Zoe	Pascarell	Space
Lowe y	Pastor	Spratt
Lynch	Payne	Stark
Mahoney (FL)	Perlmutt er	Stupak
Maloney (NY)	Peterson (MN)	Tanner
Markey	Pomeroy	Tauscher
Marshall	Price (NC)	Taylor
Matheson	Rahall	Thompson (CA)
Matsui	Rangel	Thompson (MS)
McCarthy (NY)	Reyes	Tierney
McCollum (MN)	Richardson	Towns
McDermott	Rodriguez	Udall (CO)
McGovern	Ross	Udall (NM)
McIntyre	Rothman	Van Hollen
McNerney	Roybal-Allard	Velázquez
McNulty	Ruppersberger	Visclosky
Meek (FL)	Rush	Walz (MN)
Meeks (NY)	Ryan (OH)	Wasserman
Melancon	Salazar	Schultz
Michaud	Sánchez, Linda	Waters
Miller (NC)	T.	Watson
Miller, George	Sanchez, Loretta	Watt
Mitchell	Sarbanes	Waxman
Mollohan	Schakowsky	Weiner
Moore (KS)	Schiff	Welch (VT)
Moore (WI)	Schwartz	Wexler
Moran (VA)	Scott (GA)	Wilson (OH)
Murphy (CT)	Scott (VA)	Woolsey
Murphy, Patrick	Serrano	Wu
Murtha	Sestak	Wynn
Nadler	Shea-Porter	Yarmuth
Napolitano	Sherman	

## NOES—190

Aderholt	Feeney	McHugh
Akin	Ferguson	McKeon
Alexander	Flake	McMorris
Bachmann	Forbes	Rodgers
Bachus	Fortenberry	Mica
Baker	Fossella	Miller (FL)
Barrett (SC)	Fox	Miller (MI)
Bartlett (MD)	Franks (AZ)	Miller, Gary
Barton (TX)	Frelinghuysen	Moran (KS)
Biggert	Gallely	Murphy, Tim
Bilbray	Garrett (NJ)	Myrick
Billakis	Gerlach	Neugebauer
Bishop (UT)	Gilchrest	Nunes
Blackburn	Gingrey	Paul
Blunt	Gohmert	Pearce
Boehner	Goode	Pence
Bonner	Goodlatte	Petri
Bono	Granger	Pickering
Boozman	Graves	Pitts
Boustany	Hall (TX)	Platts
Brady (TX)	Hastert	Poe
Broun (GA)	Hastings (WA)	Porter
Brown (SC)	Hayes	Price (GA)
Brown-Waite,	Herger	Pryce (OH)
Ginny	Hobson	Putnam
Buchanan	Hoekstra	Radanovich
Burgess	Hulshof	Ramstad
Burton (IN)	Hunter	Regula
Buyer	Inglis (SC)	Rehberg
Calvert	Issa	Reichert
Camp (MI)	Johnson, Sam	Reynolds
Campbell (CA)	Jones (NC)	Rogers (AL)
Cannon	Jordan	Rogers (KY)
Cantor	Keller	Rogers (MI)
Capito	King (IA)	Rohrabacher
Carter	King (NY)	Ros-Lehtinen
Castle	Kingston	Roskam
Chabot	Kirk	Royce
Coble	Kline (MN)	Ryan (WI)
Cole (OK)	Kuhl (NY)	Sali
Conaway	LaHood	Saxton
Crenshaw	Lamborn	Schmidt
Culberson	Latham	Sensenbrenner
Davis (KY)	LaTourette	Sessions
Davis, David	Lewis (CA)	Shadegg
Davis, Tom	Lewis (KY)	Shays
Deal (GA)	Linder	Shimkus
Dent	LoBiondo	Shuster
Diaz-Balart, L.	Lucas	Simpson
Diaz-Balart, M.	Lungren, Daniel	Smith (NE)
Doolittle	E.	Smith (NJ)
Drake	Mack	Smith (TX)
Dreier	Manzullo	Souder
Duncan	Marchant	Stearns
Ehlers	McCarthy (CA)	Sullivan
Emerson	McCaul (TX)	Terry
English (PA)	McCotter	Thornberry
Everett	McCrery	Tiahrt
Fallin	McHenry	Tiberi

Turner	Weldon (FL)	Wilson (SC)
Upton	Weller	Wolf
Walberg	Westmoreland	Young (AK)
Walden (OR)	Whitfield	Young (FL)
Walsh (NY)	Wicker	
Wamp	Wilson (NM)	

## NOT VOTING—15

Allen	Hensarling	Peterson (PA)
Carney	Jindal	Renzi
Cubin	Johnson (IL)	Slaughter
Davis, Jo Ann	Knollenberg	Sutton
Heller	Musgrave	Tancredo

□ 1145

So the resolution was agreed to.

The result of the vote was announced as above recorded.

A motion to reconsider was laid on the table.

## GENERAL LEAVE

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that all Members have 5 legislative days within which to revise and extend their remarks on H.R. 1852 and insert extraneous material.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

# ALLOWING AMENDMENT NO. 2 TO BE OFFERED OUT OF SEQUENCE DURING CONSIDERATION OF H.R. 1852

Mr. FRANK of Massachusetts. Mr. Speaker, I ask unanimous consent that during consideration of H.R. 1852 in the Committee of the Whole, pursuant to House Resolution 650, amendment No. 2 may be offered out of sequence by a cosponsor, the gentleman from California (Mr. CARDOZA).

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Massachusetts?

There was no objection.

## PARLIAMENTARY INQUIRY

Mr. GARRETT of New Jersey. Mr. Speaker, parliamentary inquiry.

The SPEAKER pro tempore. The gentleman will state his parliamentary inquiry.

Mr. GARRETT of New Jersey. Can the Speaker please clarify within the rules of the House when a bill is final in terms of not being subject to open and changing the votes? Is it when the board says final or is it when the Speaker gavels the bill down?

The SPEAKER pro tempore. The board is for display purposes; and when the Chair hit the gavel to see if any Members wished to change their votes, several Members from both sides of the aisle indicated they had not voted, and the Chair extended the courtesy to allow Members to vote.

Mr. GARRETT of New Jersey. Further parliamentary inquiry then.

The SPEAKER pro tempore. The gentleman will state his further parliamentary inquiry.

Mr. GARRETT of New Jersey. Just so I am clear, it is not upon the board, nor

is it at the time of handing of the gavel down? Some other action has to occur?

The SPEAKER pro tempore. The gentleman is correct. The Chair is advised that the word “final” appears on the wall display as an indication of the status of the computer, not of the status of the vote.

Mr. GARRETT of New Jersey. Further parliamentary inquiry?

The SPEAKER pro tempore. The gentleman will state his further parliamentary inquiry.

Mr. GARRETT of New Jersey. The final element of when a vote is actually closed is when the Speaker, in this case yourself, actually hands down the gavel and not the board?

The SPEAKER pro tempore. It is when the Chair announces the result of the vote.

Mr. GARRETT of New Jersey. I thank the Speaker for the clarification. I appreciate it.

# EXPANDING AMERICAN HOMEOWNERSHIP ACT OF 2007

The SPEAKER pro tempore. Pursuant to House Resolution 650 and rule XVIII, the Chair declares the House in the Committee of the Whole House on the state of the Union for the consideration of the bill, H.R. 1852.

□ 1147

## IN THE COMMITTEE OF THE WHOLE

Accordingly, the House resolved itself into the Committee of the Whole House on the state of the Union for the consideration of the bill (H.R. 1852) to modernize and update the National Housing Act and enable the Federal Housing Administration to use risk-based pricing to more effectively reach underserved borrowers, and for other purposes, with Mrs. JONES of Ohio in the chair.

The Clerk read the title of the bill.

The CHAIRMAN. Pursuant to the rule, the bill is considered read the first time.

The gentlewoman from California (Ms. WATERS) and the gentlewoman from Illinois (Mrs. BIGGERT) each will control 30 minutes.

The Chair recognizes the gentlewoman from California.

Ms. WATERS. Madam Chairman, I yield myself such time as I may consume.

I rise in support of H.R. 1852, the Expanded American Homeownership Act of 2007. As you know, I introduced H.R. 1852 on March 29, 2007, and I want to take this time to thank Chairman FRANK for his original cosponsorship. I also want to acknowledge each of my colleagues both on the Committee on Financial Services and in the House who have joined with me to see that this important legislation passes the House.

It has been a little over 4 months since the Committee on Financial Services considered this measure to revitalize the Federal Housing Administration, or FHA. On May 3, 2007, the